

United States Bankruptcy Court
Northern District of Ohio

In re:
Rufus Taylor
Debtor

Case No. 12-11163-jps
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Dec 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2017.

db +Rufus Taylor, 6118 Thackeray, Cleveland, OH 44103-4554
tr +Craig Shopneck, Trustee, 200 Public Square, Ste 3860, Cleveland, OH 44114-2322
21310857 +Capital One Bank, c/o Ernest Thomas, atty., 2323 Park Ave., Cincinnati, OH 45206-2711
21310858 +City of Cleveland, Parking Violations Bureau, PO Box 99939, Cleveland, OH 44199-0939
21310859 +City of Cleveland, Photo Safety Division, PO Box 99910, Cleveland, OH 44199-0910
21310860 +City of Cleveland Division of Water, PO Box 94540, Cleveland, OH 44101-4540
21310861 +Cleveland Public Power, PO Box 94580, Cleveland, OH 44101-4580
21310864 +Dominion, PO Box 26786, attn: Bankruptcy Dept., Richmond, VA 23261-6786
21310870 Pfs, C/o Security Finan, Spartanburg, SC 29304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustpreion09.cl.ecf@usdoj.gov Dec 14 2017 21:58:58 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
21620733 EDI: BECKLEE.COM Dec 14 2017 21:43:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
21310853 +EDI: AMEREXPR.COM Dec 14 2017 21:43:00 Amex, American Express Special Research,
Po Box 981540, El Paso, TX 79998-1540
21310854 +EDI: ACCE.COM Dec 14 2017 21:43:00 Asset Acceptance Llc, Attn: Bankruptcy, Po Box 2036,
Warren, MI 48090-2036
21417863 +EDI: ATLASACQU.COM Dec 14 2017 21:43:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
21310855 +E-mail/Text: bankruptcy@cavps.com Dec 14 2017 22:01:23 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr., Valhalla, NY 10595-1340
21310856 +EDI: CAPITALONE.COM Dec 14 2017 21:43:00 Capital One Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
21494684 EDI: CAPITALONE.COM Dec 14 2017 21:43:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
21564870 +E-mail/Text: bankruptcy@cavps.com Dec 14 2017 22:01:23 Cavalry Portfolio Services, LLC,
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
21452233 EDI: DISCOVER.COM Dec 14 2017 21:43:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
21310863 +E-mail/Text: BKRMailOps@weltman.com Dec 14 2017 22:01:05 Discover Fin,
c/o Weltman, Weinberg & Reis, 175 South 3rd St., #900, Columbus, OH 43215-5166
21310862 +EDI: DISCOVER.COM Dec 14 2017 21:43:00 Discover Fin, Attention: Bankruptcy Department,
Po Box 3025, New Albany, OH 43054-3025
21738531 +E-mail/Text: ohiobankruptcy@dom.com Dec 14 2017 22:02:31 Dominion East Ohio Gas,
P.O. Box 5759, Cleveland Oh 44101-0759
21310865 +EDI: TSYS2.COM Dec 14 2017 21:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
21310866 +EDI: CBSKOHL.S.COM Dec 14 2017 21:43:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
21310867 +EDI: RESURGENT.COM Dec 14 2017 21:43:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
21447978 +EDI: MID8.COM Dec 14 2017 21:43:00 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
24543998 +EDI: MID8.COM Dec 14 2017 21:43:00 Midland Credit Management, Inc.,
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
21310868 +EDI: MID8.COM Dec 14 2017 21:43:00 Midland Credit Mgmt In, 2365 Northside Drive,
Suite 300, San Diego, CA 92108-2709
21310871 EDI: PRA.COM Dec 14 2017 21:38:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
21558829 EDI: PRA.COM Dec 14 2017 21:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
21491871 EDI: Q3G.COM Dec 14 2017 21:43:00 Quantum3 Group LLC as agent for, Capio Partners LLC,
PO Box 788, Kirkland, WA 98083-0788
21310872 +E-mail/Text: ebn@unique-mgmt.com Dec 14 2017 22:01:47 Unique National Collec,
119 E Maple St, Jeffersonville, IN 47130-3439
21310873 +EDI: WFNNB.COM Dec 14 2017 21:43:00 Wfnnb/tsa, Attention: Bankruptcy, Po Box 182686,
Columbus, OH 43218-2686

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
cr* +Midland Credit Management, Inc, 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
21455237* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
21310869 ##NCO, PO Box 15740, Wilmington, DE 19850-5740

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Roger Stearns on behalf of Debtor Rufus Taylor rogerstearns@adelphia.net

TOTAL: 1

Information to identify the case:

Debtor 1 Rufus Taylor
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Ohio**

Case number: **12-11163-jps**

Social Security number or ITIN **xxx-xx-2622**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rufus Taylor

12/13/17

By the court: JESSICA E. PRICE SMITH
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.